

Information to identify the case:

Debtor 1	<u>Pedro Coelho</u>	Social Security number or ITIN	xxx-xx-1118
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Michelle L Coelho</u>	Social Security number or ITIN	xxx-xx-5655
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-20441-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Pedro Coelho

Michelle L Coelho
aka Michelle L Sabiel

7/1/24

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Pedro Coelho
Michelle L Coelho
Debtors

Case No. 19-20441-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 01, 2024

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Pedro Coelho, Michelle L Coelho, 462 Main St, Sayreville, NJ 08872-1246
518262825	+ Comenity Capital Bank /MyPointSrwd, PO Box 182120, Columbus, OH 43218-2120
518262837	+ New Jersey Division of Taxation, P.O. Box 046, Trenton, NJ 08646-0046

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 01 2024 21:12:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 01 2024 21:12:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518262816	+ EDI: BANKAMER	Jul 02 2024 00:46:00	Bank Of America, N.a., 4909 Savarese Cir, Tampa, FL 33634-2413
518363560	EDI: BANKAMER	Jul 02 2024 00:46:00	Bank of America, N.A, P.O. BOX 31785, Tampa, FL 33631-3785
518262817	+ EDI: TSYS2	Jul 02 2024 00:46:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
518262820	EDI: CITICORP	Jul 02 2024 00:46:00	Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007
518351274	Email/PDF: bncnotices@becket-lee.com	Jul 01 2024 21:08:59	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518262819	+ Email/Text: bankruptcy@cavps.com	Jul 01 2024 21:12:00	Cavalry Portfolio Svcs, 500 Summit Lake Dr, Ste 4A, Valhalla, NY 10595-2323
518268377	+ Email/Text: bankruptcy@cavps.com	Jul 01 2024 21:12:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518262822	+ EDI: WFNNB.COM	Jul 02 2024 00:46:00	Comenity Bank/ATLMC, PO Box 182789, Columbus, OH 43218-2789
518262823	+ EDI: WFNNB.COM	Jul 02 2024 00:46:00	Comenity Bank/Express, PO Box 182789, Columbus, OH 43218-2789
518262824	+ EDI: WFNNB.COM	Jul 02 2024 00:46:00	Comenity Capital Bank / BJS, PO Box 182120, Columbus, OH 43218-2120
518262826	+ EDI: WFNNB.COM	Jul 02 2024 00:46:00	Comenitybank/ny&co, Po Box 182789, Columbus, OH 43218-2789
518262827	+ EDI: WFNNB.COM		

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: Jul 01, 2024

Form ID: 3180W

Total Noticed: 63

		Jul 02 2024 00:46:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
518262834	EDI: CITICORP		
		Jul 02 2024 00:46:00	Macys/dsnb, Po Box 8218, Mason, OH 45040
518262828	+ EDI: DISCOVER		
		Jul 02 2024 00:46:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
518262829	EDI: HFC.COM		
		Jul 02 2024 00:46:00	Hsbc Bank Usa, N.a., Pob 4604, Buffalo, NY 14240
518262831	EDI: IRS.COM		
		Jul 02 2024 00:46:00	Internal Revenue Service, 44 South Clinton Ave., Trenton, NJ 08601
518262821	EDI: JPMORGANCHASE		
		Jul 02 2024 00:46:00	Chase Card, Po Box 15298, Wilmington, DE 19850
518301888	+ Email/Text: RASEBN@raslg.com		
		Jul 01 2024 21:10:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518342788	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com		
		Jul 01 2024 21:11:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518262833	+ Email/Text: PBNCNotifications@peritussservices.com		
		Jul 01 2024 21:10:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
519927638	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Jul 01 2024 21:21:18	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519927639	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Jul 01 2024 21:21:24	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518281417	Email/PDF: resurgentbknotifications@resurgent.com		
		Jul 01 2024 21:23:02	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518262835	+ Email/Text: kevin.styles@njcourts.gov		
		Jul 01 2024 21:12:00	Middlesex County Special Civil Part, P.O. Box 1146, New Brunswick, NJ 08903-1146
518366265	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jul 01 2024 21:12:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518262836	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jul 01 2024 21:12:00	Midland Credit Managment, 2365 Northside Drive, Suite 100, San Diego, CA 92108-2710
518262838	+ Email/Text: bnc@nordstrom.com		
		Jul 01 2024 21:11:20	Nordstrom/td Bank Usa, 13531 E Caley Ave, Englewood, CO 80111-6504
518289470	EDI: PRA.COM		
		Jul 02 2024 00:46:00	Portfolio Recovery Associates, LLC, c/o Aadvantage Aviator Red, POB 41067, Norfolk VA 23541
518289478	EDI: PRA.COM		
		Jul 02 2024 00:46:00	Portfolio Recovery Associates, LLC, c/o American Eagle Outfitters, Inc., POB 41067, Norfolk VA 23541
518291392	EDI: PRA.COM		
		Jul 02 2024 00:46:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
518289433	EDI: PRA.COM		
		Jul 02 2024 00:46:00	Portfolio Recovery Associates, LLC, c/o Bj's, POB 41067, Norfolk VA 23541
518289432	EDI: PRA.COM		
		Jul 02 2024 00:46:00	Portfolio Recovery Associates, LLC, c/o Dicks Sporting Goods, POB 41067, Norfolk VA 23541
518289457	EDI: PRA.COM		
		Jul 02 2024 00:46:00	Portfolio Recovery Associates, LLC, c/o Loft, POB 41067, Norfolk VA 23541
518291396	EDI: PRA.COM		
		Jul 02 2024 00:46:00	Portfolio Recovery Associates, LLC, c/o Lord & Taylor, POB 41067, Norfolk VA 23541
518289462	EDI: PRA.COM		
		Jul 02 2024 00:46:00	Portfolio Recovery Associates, LLC, c/o Old

District/off: 0312-3

User: admin

Page 3 of 4

Date Rcvd: Jul 01, 2024

Form ID: 3180W

Total Noticed: 63

			Navy, POB 41067, Norfolk VA 23541
518289466	EDI: PRA.COM	Jul 02 2024 00:46:00	Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
518289473	EDI: PRA.COM	Jul 02 2024 00:46:00	Portfolio Recovery Associates, LLC, c/o Tjx Rewards Credit Card, POB 41067, Norfolk VA 23541
518291406	EDI: PRA.COM	Jul 02 2024 00:46:00	Portfolio Recovery Associates, LLC, c/o Toys "r"us Credit Card, POB 41067, Norfolk VA 23541
518269028	EDI: Q3G.COM	Jul 02 2024 00:46:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
518262839	+ EDI: CITICORP	Jul 02 2024 00:46:00	Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217
518262840	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 01 2024 21:12:00	Select Portfolio Svcin, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-0505
518262841	+ EDI: CITICORP	Jul 02 2024 00:46:00	Sunoco/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
518262842	+ EDI: SYNC	Jul 02 2024 00:46:00	Syncb/amer Eagle Dc, Po Box 965005, Orlando, FL 32896-5005
518262843	+ EDI: SYNC	Jul 02 2024 00:46:00	Syncb/gap, Po Box 965005, Orlando, FL 32896-5005
518262844	+ EDI: SYNC	Jul 02 2024 00:46:00	Syncb/oldnavydc, Po Box 965005, Orlando, FL 32896-5005
518262845	+ EDI: SYNC	Jul 02 2024 00:46:00	Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005
518262846	+ EDI: SYNC	Jul 02 2024 00:46:00	Syncb/score Rewards Dc, Po Box 965005, Orlando, FL 32896-5005
518262847	+ EDI: SYNC	Jul 02 2024 00:46:00	Syncb/tjx Cos, Po Box 965015, Orlando, FL 32896-5015
518262848	+ EDI: SYNC	Jul 02 2024 00:46:00	Syncb/toysrus, Po Box 965005, Orlando, FL 32896-5005
518375868	^ MEBN	Jul 01 2024 21:01:57	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518265225	^ MEBN	Jul 01 2024 21:01:57	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518262849	+ EDI: TDBANKNORTH.COM	Jul 02 2024 00:46:00	Td Bank N.a., 1100 Lake St, Ramsey, NJ 07446-1275
518262850	+ Email/Text: ClericalSupport@tenagliahunt.com	Jul 01 2024 21:11:00	Tenaglia & Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
518262851	+ EDI: CITICORP	Jul 02 2024 00:46:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
518386038	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 01 2024 21:12:00	U.S. Bank National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518262853	+ EDI: WFFC2	Jul 02 2024 00:46:00	Wells Fargo, 101 North Phillips Avenue, Sioux Falls, SD 57104-6714
518262852	+ EDI: WFFC2	Jul 02 2024 00:46:00	Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517
518364345	EDI: WFFC2	Jul 02 2024 00:46:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Jul 01, 2024

Form ID: 3180W

Total Noticed: 63

TOTAL: 60

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518262818		Best Buy/cbna
518262832	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, P.O. Box 9052, Andover, MA 01810
518262830	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518289480	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
518289475	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, c/o Tjx Rewards Credit Card, POB 41067, Norfolk VA 23541
518366283	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as indenture trustee, for the holders of the CIM Trust 2021-R2, Mortgage-Backed Notes, Series 2021-R2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kimberly A. Wilson	on behalf of Creditor U.S. Bank Trust Company National Association kimwilson@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Yakov Rudikh	on behalf of Joint Debtor Michelle L Coelho rudikhlawgroup@gmail.com rudikhlawgroup@gmail.com;yrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com
Yakov Rudikh	on behalf of Debtor Pedro Coelho rudikhlawgroup@gmail.com rudikhlawgroup@gmail.com;yrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com

TOTAL: 6